

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:	Case No. 20-70354JAD
LISIA CARTWRIGHT	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2020.
- 2) The plan was confirmed on 09/30/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/15/2021, 04/09/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/10/2022.
- 5) The case was dismissed on 03/07/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,493.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,543.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$11,543.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$621.49
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,321.49**

Attorney fees paid and disclosed by debtor: \$1,300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	266.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	0.00	NA	NA	0.00	0.00
BANK AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	0.00	NA	NA	0.00	0.00
C & G SAVINGS BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,948.00	377.27	377.27	0.00	0.00
CAPITAL ONE NA**	Unsecured	472.00	472.86	472.86	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	2,518.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC++	Unsecured	1,394.00	NA	NA	0.00	0.00
CREDITORS BANKRUPTCY SVCS*	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	0.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS++	Unsecured	666.00	NA	NA	0.00	0.00
KML LAW GROUP PC*	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	681.96	681.96	0.00	0.00
LVNV FUNDING LLC	Unsecured	649.00	1,118.90	1,118.90	0.00	0.00
M & T BANK	Unsecured	1,055.00	NA	NA	0.00	0.00
M & T BANK	Secured	62,814.00	65,840.48	0.00	5,513.06	0.00
M & T BANK	Secured	0.00	27,353.65	27,353.65	1,982.11	0.00
NATIONWIDE	Unsecured	0.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	0.00	3,053.31	3,053.31	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	2,034.17	2,034.17	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	726.34	0.00
PRA AG FUNDING LLC	Unsecured	292.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	284.00	284.64	284.64	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	395.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	1,589.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURCE	Unsecured	149.00	146.92	146.92	0.00	0.00
WELLS FARGO	Unsecured	4,041.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$5,513.06	\$0.00
Mortgage Arrearage	\$27,353.65	\$1,982.11	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,353.65</b>	<b>\$7,495.17</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$726.34	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$726.34</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,170.03</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                            \$3,321.49  
Disbursements to Creditors                            \$8,221.51

**TOTAL DISBURSEMENTS :**                            **\$11,543.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2022

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.